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Form 309

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Alberta L. Cherepko : Case No. 23–21176–CMB

Debtor(s) : Chapter: 13

Per 10-5-2023 Hearing

ORDER DISMISSING CASE WITHOUT PREJUDICE AND TERMINATING WAGE ATTACHMENT

AND NOW, this *The 6th of October*, 2023, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby *ORDERED*, *ADJUDGED and DECREED* as follows:

- (1) The above-captioned case is **DISMISSED**, without prejudice. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. §349. Creditors are directed to 11 U.S.C. §108(c) for time limits on filing a lawsuit to collect. **Generally**, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.
- (2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.
- (3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13–FR–S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.
 - (4) The Clerk shall give notice to all creditors of this dismissal.

Carlota M. Böhm, Judge United States Bankruptcy Court

Case Administrators to serve: All Creditors and All Parties In Interest

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United States Bankruptcy Court Western District of Pennsylvania

Case No. 23-21176-CMB In re: Chapter 13 Alberta L. Cherepko

Debtor

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 2 Date Rcvd: Oct 06, 2023 Form ID: 309 Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2023:

Recip ID **Recipient Name and Address**

+ Alberta L. Cherepko, 123 Oliver Drive, White Oak, PA 15131-1941

15605620 Danielle M. DiLeva, Esq., KML Law Group, P.C., P.O. Box 500980, San Diego, CA 92150-0980

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	_	Notice Type: Email Address EDI: AISACG.COM	Date/Time	Recipient Name and Address
CI			Oct 07 2023 03:51:00	Ally Financial, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+	Email/PDF: resurgentbknotifications@resurgent.com	Oct 06 2023 23:56:58	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603, UNITED STATES 29603-0587
cr	+	Email/Text: ebnpeoples@grblaw.com	Oct 06 2023 23:55:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15625235	+	Email/Text: jdryer@bernsteinlaw.com	Oct 06 2023 23:55:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15607429		Email/PDF: resurgentbknotifications@resurgent.com	Oct 06 2023 23:57:06	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15605621		Email/Text: Bankruptcy.Notices@pnc.com	Oct 06 2023 23:55:00	PNC Bank, P.O. Box 5570, Cleveland, OH 44101-0570
15605622		Email/Text: Bankruptcy.Notices@pnc.com	Oct 06 2023 23:55:00	PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342
15612837	+	Email/Text: ebnpeoples@grblaw.com	Oct 06 2023 23:55:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15607564		Email/PDF: RACBANKRUPTCY@BBANDT.COM	Oct 07 2023 00:14:21	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
15609219	+	Email/Text: enotifications@santanderconsumerusa.com	Oct 06 2023 23:56:00	SANTANDER CONSUMER USA, P. O. Box 560284, Dallas, TX 75356-0284
15606500	+	Email/Text: bankruptcy@huntington.com	Oct 06 2023 23:56:00	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
15623573		Email/Text: BNCnotices@dcmservices.com	Oct 06 2023 23:56:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15624695		Email/Text: BNCnotices@dcmservices.com	Oct 06 2023 23:56:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15623275		EDI: AIS.COM	Oct 07 2023 03:51:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

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District/off: 0315-2 User: auto Page 2 of 2
Date Revd: Oct 06, 2023 Form ID: 309 Total Noticed: 16

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

cr PNC BANK, NATIONAL ASSOCIATION

cr *+ Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2023 at the address(es) listed below:

Name Email Address

Brian Nicholas

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com

Dennis J. Spyra

on behalf of Debtor Alberta L. Cherepko dennis@spyralawoffice.com

Jeffrey Hunt

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com

jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter 13 trusteewdpa.com

TOTAL: 6